

**PRIVACY AND PERSONAL INFORMATION PROTECTION POLICY**  
**ALL NATIONS TRUST COMPANY**  
**ALL NATIONS DEVELOPMENT CORPORATION**

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***Our Commitment***

All Nations Trust Company and All Nations Development Corporation take personal privacy very seriously, and are committed to ensuring that the information collected from customers, clients, suppliers, contractors and employees is treated confidentially and in accordance with privacy legislation. Through its Privacy Policy, ANTCO and ANDEVCO state their commitment to adhere to the following guidelines.

All questions and enquiries regarding ANTCO's personal information practices are directed to a trained Privacy Officer.

***What is Personal Information?***

Personal information is information which is unique to you, and which could be used to identify you. This may include your name, social insurance number, banking information, credit reports, etc.

***Your Consent to Use***

Consent must be obtained from clients and applicants, in writing, prior to the collection of personal information. Applicants and customers have the right to refuse to provide the requested information. However, ANTCO may decline to provide financial services to those who do not consent to providing information. ANTCO will advise applicants in writing, if their refusal to consent makes it impossible to provide the requested financial services.

Information which is collected by ANTCO from clients and applicants will only be used for the intended purpose of analyzing applications, administering agreements and arriving at investment (loan) decisions. Personal information may be shared only with those who require the information in order to perform their job. Information will not be shared with any others.

Personal information may only be shared with others without obtaining consent, in the case of: life threatening situations, compliance with subpoenas & court orders,

law enforcement/national security and for debt collections or fraud investigations.

***Limiting Use and Sharing***

ANTCO will limit the collection of information, collecting only essential information. ANTCO will not request, collect or retain any information which is not related to due diligence on the application. ANTCO will not request personal information from third parties without first obtaining consent from the applicant.

Any new use for information which has already been collected will require new consent from the client.

***Safeguarding Your Privacy***

ANTCO takes every reasonable step to ensure that collected information is accurate.

ANTCO safeguards information by ensuring physical files are subject to a sign-out procedure and kept in locking cabinets. Electronic files are protected through log-in and password protection. No copies of information are made without the prior written consent of the Privacy Officer or CEO.

***Your Right to Know***

Every individual has the right to know the contents of his/her file at ANTCO, to inspect the file upon request, and to request corrections to any inaccuracies. Denial of access is made only under exceptional circumstances; see the full Privacy Policy.

***Complaints***

Complaints must be made in writing, and will be forwarded to the Privacy Officer, who will act upon each complaint within 10 working days. The Privacy Officer may be reached at 1-800-663-2959.

**The full Privacy Policy is available upon request. Readers are encouraged to consult the policy for full information, and not to rely solely upon this bulletin.**

